

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.:

17-14949

IRENE JACOME-ESPINOZA

Judge:

Papalia

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: November 2, 2020

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

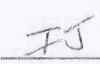
THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST, SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: 

Initial Debtor: 

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 300.00 per month to the Chapter 13 Trustee, starting on November 1, 2020 for approximately 17 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\$10,418.00 paid to date. Plan calls for payments as follows: \$300.00 x 17 months.

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

[illegible]

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Amerian Honda Finance	2016 Honda Civic	\$0.00 - Vehicle was leased	\$6,322.75

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Ally Financial

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages. 5) Priority Claims. 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: September 18, 2020.

<p>Explain below why the plan is being modified:</p> <p>Parts 1 and 10 of the Plan are being amended to reflect the payment of post-petition mortgage arrears to Nationstar Mortgage as a result of a mortgage forbearance from April 2020 to September 2020.</p>	<p>Explain below how the plan is being modified:</p> <p>Parts 1 and 10 of the Plan are being amended to reflect the payment of post-petition mortgage arrears to Nationstar Mortgage as a result of a mortgage forbearance from April 2020 to September 2020.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

Notice of Forbearance filed on April 24, 2020 at docket entry no. 84. Forbearance of post-petition mortgage payments in the amount of \$4,903.44 for the period from April 1, 2020 to September 1, 2020 to be cured through the plan pursuant to the consent order entered on September 28, 2020 at docket entry no. 98.

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 11/4/20

Deve J. J. J.
Debtor

Date: _____

Joint Debtor

Date: 11/4/2020

[Signature]
Attorney for Debtor(s)

In re:
Irene Jacome-Espinoza
Debtor(s)

Case No. 17-14949-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 06, 2020

User: admin
Form ID: pdf901

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Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:

Recip ID	Recipient Name and Address
db	+ Irene Jacome-Espinoza, 416 18th Street, Apt 2, Union City, NJ 07087-4426
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
cr	+ American Honda Finance Corporation d/b/a Honda Fin, P.O. Box 168088, Irving, TX 75016-8088
cr	+ Seterus, Inc., as authorized sub-servicer for Fede, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
516699693	+ Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
516699694	+ Best Buy/Citibank, Centralized Bk/Citicorp Credit Svcs, Po Box 790040, St Louis, MO 63179-0040
516909493	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516699698	+ Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516790703	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
516699701	+ Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
516699709	+ Macy/Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
518237446	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9741
517397410	+ Naomi Nunez, 70 Sunrise Dr, Edison, NJ 08817-5617
518207066	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
518207067	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094 Dallas, TX 75261-9094
516699715	+ Sears/Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516846770	+ Seterus Inc., as servicer for, Federal National Mortgage, Association (Fannie Mae), P.O. Box 1047, Hartford, CT 06143-1047
516699718	+ Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
516699719	+ The Home Depot/Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517375080	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
517375081	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262 New York NY 10087-9262

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 06 2020 21:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 06 2020 21:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516699692	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 06 2020 21:34:00	American Honda Finance, Po Box 168088, Irving, TX 75016
517003196	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 06 2020 21:34:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
516730776	Email/Text: ally@ebn.phinsolutions.com	Nov 06 2020 21:33:00	Ally Financial, PO Box 130424, Roseville MN

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Case Number	Action	From	Date/Time	To
516699690	+ Email/Text: ally@ebn.phinsolutions.com	Nov 06 2020 21:33:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901	55113-0004
516699691	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:50:22	American Eagle/Synco Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064	
516699695	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 06 2020 22:50:28	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285	
516699696	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:49:30	Car Care One/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001	
516699697	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:50:22	Care Credit/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001	
516935217	+ Email/Text: bankruptcy@cavps.com	Nov 06 2020 21:34:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321	
516699699	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 06 2020 21:34:00	Comenitycapital/fe21cc, Po Box 182120, Columbus, OH 43218-2120	
516699700	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 06 2020 21:34:00	Comenitycapital/mprcc, Po Box 182120, Columbus, OH 43218-2120	
516699702	+ Email/PDF: creditonebnotifications@resurgent.com	Nov 06 2020 22:50:32	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873	
516930065	Email/Text: bnc-quantum@quantum3group.com	Nov 06 2020 21:34:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657	
516715147	Email/Text: mrdiscen@discover.com	Nov 06 2020 21:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025	
516699703	+ Email/Text: mrdiscen@discover.com	Nov 06 2020 21:33:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025	
516699704	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:51:30	Gap/Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005	
516699705	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:50:22	Guitar Center/Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064	
516699706	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:49:30	Home Design Furn/Synco, C/o Po Box 965036, Orlando, FL 32896-0001	
516699689	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:49:30	JC Penneys/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001	
516699707	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 06 2020 21:33:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043	
516699708	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:49:30	Lowes/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001	
516896509	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 06 2020 21:34:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011	
516699710	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 06 2020 21:34:00	New York & Co/Comenity Bank, Po Box 182125, Columbus, OH 43218-2125	
516751483	Email/PDF: cbp@onemainfinancial.com	Nov 06 2020 22:51:27	ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251	
516699711	+ Email/PDF: gecsed@recoverycorp.com	Nov 06 2020 22:50:22	Old Navy/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001	
516699712	+ Email/PDF: cbp@onemainfinancial.com	Nov 06 2020 22:51:29	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013	
516947595	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 06 2020 22:49:38	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541	

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516941387	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 06 2020 22:49:38	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516941377	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 06 2020 22:50:33	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516941370	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 06 2020 22:49:38	Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
516941374	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 06 2020 22:49:38	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516947108	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 06 2020 22:51:41	Portfolio Recovery Associates, LLC, c/o Sears/Orchard Bank, POB 41067, Norfolk VA 23541
516941386	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 06 2020 22:50:35	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516699713	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 06 2020 21:34:00	Pier 1/Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
516699714	+ Email/PDF: gecsed@recoverycorp.com Nov 06 2020 22:49:30	QVC/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516878469	Email/Text: bnc-quantum@quantum3group.com Nov 06 2020 21:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516699717	Email/PDF: cbp@onemainfinancial.com Nov 06 2020 22:49:29	Springleaf Financial S, 119 US Highway 22, Dunellen, NJ 08812
516927869	+ Email/PDF: gecsed@recoverycorp.com Nov 06 2020 22:51:30	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516700606	+ Email/PDF: gecsed@recoverycorp.com Nov 06 2020 22:49:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516815679	+ Email/Text: bncmail@w-legal.com Nov 06 2020 21:34:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516699720	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 06 2020 21:34:00	Victoria Secret/Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516944108	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516699716	##+	Seterus, PO Box 1077, Hartford, CT 06143-1077

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America cmecf@sternlav.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services Administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marguerite Mounier-Wells	on behalf of Debtor Irene Jacome-Espinoza nadiafinacial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Maria Cozzini	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mcozzini@sternlav.com
Maria Cozzini	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America mcozzini@sternlav.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Irene Jacome-Espinoza Fitz2Law@gmail.com
Rebecca Ann Solarz	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER rsolarz@kmlawgroup.com
Steven P. Kelly	on behalf of Creditor Seterus Inc skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12